

MULTIMEDIA



UNIVERSITY

STUDENT IDENTIFICATION NO

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MULTIMEDIA UNIVERSITY

FINAL EXAMINATION

TRIMESTER 3, 2015/2016

**BFN3204 – CREDIT ANALYSIS AND LENDING
MANAGEMENT**

(All sections / Groups)

3rd JUNE 2016

3 p.m. – 5 p.m.

(2 Hours)

INSTRUCTIONS TO STUDENTS

1. This Questions paper consists of 1 page with 4 Questions only.
2. Attempt ALL questions. All questions carry equal marks and the distribution of the marks for each question is given.
3. Please write all your answers in the Answer Booklet provided.

QUESTION 1

- a) Accounts receivable financing strategy has been used to help businesses to improve their cash flow position for over centuries. Describe **TWO (2)** types of accounts receivable financing. (10 marks)
- b) To what extent the professional judgement, standardize decision and scoring based may affect the credit assessment approach? Please discuss. (15 marks)

(Total: 25 marks)

QUESTION 2

- a) Explain **FIVE (5)** types of residential mortgage loans. (15 marks)
- b) How payment record and expenditure of credit qualities would be considered to determine the score for the credit applicant? Please discuss. (10 marks)

(Total: 25 marks)

QUESTION 3

Briefly discuss the stages of general collection policies and its **THREE (3)** collection devices.

(Total: 25 marks)

QUESTION 4

Briefly explain the industry life cycle by illustrates it in a diagram. Explain each of the stages.

(Total: 25 marks)

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